

NISHI-NIPPON CITY BANK

# Annual Report 2014



THE NISHI-NIPPON CITY BANK, LTD.

# Profile

Headquartered in Kyushu's largest urban center, Fukuoka City (population: 1.51 million), the Nishi-Nippon City Bank Group comprises a parent bank, seven consolidated subsidiaries, and one affiliate. While banking services are its primary focus, the Group also provides a diverse range of financial services, including investing and lending operations, credit guarantees and credit card services, as well as credit management and business consulting services.

Guided by its management philosophy, "Aiming high and motivated by pride in our services, we are committed to becoming Kyushu's leading bank through our ability to respond to change and to grow with our customers," the Group's core banking services provide community-oriented financial services that cater mainly to individuals and small and medium-sized enterprises (SMEs) in its host region of Kyushu.

As of March 31, 2014, the Group has a nationwide network of 198 branches (Head Office, 171 branches, and 26 sub-branches), as well as three representative offices in Hong Kong, Seoul, and Shanghai.

## Consolidated Financial Highlights

### The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries Years ended March 31, 2014 and 2013

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2014	2013	2014
Total income	¥156,249	¥156,314	\$1,518,160
Total expenses	115,468	122,809	1,121,921
Income before income taxes and minority interests	40,780	33,504	396,239
Net income	24,009	18,436	233,282
	Yen		U.S. dollars
Net income per share	¥30.20	¥23.18	\$0.29

### The Nishi-Nippon City Bank, Ltd. and its consolidated subsidiaries March 31, 2014 and 2013

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2014	2013	2014
Total assets	¥8,027,132	¥7,774,565	\$77,993,907
Deposits	6,952,471	6,822,234	67,552,188
Loans and bills discounted	5,849,866	5,585,226	56,838,968
Securities	1,781,211	1,717,636	17,306,762
Capital stock	85,745	85,745	833,128
Total net assets	429,734	409,320	4,175,421

Notes: 1. Translation into U.S. dollars (solely for the convenience of readers outside Japan) has been made at the exchange rate of ¥102.92 to U.S.\$1.

2. In this report, Japanese yen figures are rounded down to the nearest million yen.

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